

NATIONAL CREDIT  
UNION ADMINISTRATION  
ALEXANDRIA, VA 22314-3428  
OFFICIAL BUSINESS

**TO**

**MUST BE RECEIVED BY: OCTOBER 22, 2004**

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**TO THE BOARD OF DIRECTORS OF THE  
CREDIT UNION ADDRESSED:**

This booklet contains the third quarter NCUA 5300SF (Short Form) Call Report – an optional form which may be used **only** by credit unions with total assets less than \$10,000,000.

Please complete the Call Report using accounting and statistical information from your credit union's records as of September 30, 2004. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the automated PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **October 22, 2004**. There is an instructional letter accompanying this report which provides you with the appropriate return address. Please follow these instructions carefully.

If you have any questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate.

**NATIONAL  
CREDIT UNION  
ADMINISTRATION**



**THIRD QUARTER  
CALL REPORT  
(Short Form)**

**2004**



## CHANGES TO THE CALL REPORT NCUA 5300SF (SHORT FORM) EFFECTIVE SEPTEMBER 2004

The following modifications were made since the March 2004 5300SF Call Report:

- Revised Page 1a, ASSETS. Expanded the Loans Held for Sale section to address loan commitments for mortgage loans that will be resold.
- Revised Page 2a, ASSETS. Removed the statement to report collateral in process of liquidation by loan collateral code. Repossessed and foreclosed long-lived assets which are held for sale should be reported under "Foreclosed and Repossessed Assets".
- Revised Page 2a, ASSETS. Expanded the Foreclosed and Repossessed Assets instructions.
- Revised Page 4a, INCOME AND EXPENSE. Added guidance to the Interest on Loans section for interest accruals on delinquent loans.
- Revised Page 5a, LOAN INFORMATION. Added reporting requirements for trouble debt restructured (TDR) loans under the Delinquent Loans and Leases section.
- Revised Page 5, LOAN INFORMATION. Removed Account 718, "Amount of Real Estate Loans included in lines 18 and 19 of page 2 which also has qualified as a member business loan."
- Revised Page 5, LOAN INFORMATION. Added Account 718a, "Portion of Real Estate Loans included in lines 18 and 19 of page 2 which are also reported as business loans on lines 10 and 11 of page 5." This is consistent with Account 718a which was added to the 5300 long form in June 2004.
- Revised Page 6, MISCELLANEOUS INFORMATION. Removed "Commercial Lending" as a choice for new programs or services. This eliminates the overlap between "Commercial Lending" and "Member Business Loans".

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Public reporting burden of this collection of information is estimated to average 6.0 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration  
Office of the Chief Information Officer  
1775 Duke Street  
Alexandria, VA 22314-3428

and to:

Office of Management and Budget  
Paperwork Reduction Project (3133-0004)  
Washington, DC 20503

## ASSETS

1. **Cash on Hand.** Includes the change fund (change fund includes coin, currency and cash items such as stamps), vault cash, vault funds in transit, currency supply for automatic teller machines (ATMs).
2. **Cash on Deposit.** Includes balances on deposit in financial institutions and deposits in transit. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Examples include overnight accounts at a bank or corporate credit union, corporate credit union daily accounts, and checking accounts.
3. **Cash Equivalents.** Cash equivalents include short-term highly liquid investments: 1) with original maturities of 3 months or less, 2) are readily convertible to known amounts of cash, and 3) which are used as part of the CU's cash-management activities. **Examples of highly liquid investments include U.S Treasury Bills, Fed Funds sold, and certificates of deposit. However, if the asset is a security (as defined by GAAP), it is reported on lines 4, 5, or 6 regardless of whether it has the characteristics of a cash equivalent.**

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### INVESTMENTS

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4. **Trading Securities.** Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect frequent buying and selling. Report these investments at fair value.
5. **Available for Sale Securities.** Report the amount of SFAS 115 investments that your credit union has classified as available for sale. Report these investments at fair value.
6. **Held-to-Maturity Securities.** Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not report investments which are not subject to SFAS 115.
7. **Deposits in Commercial Banks, S&Ls, Savings Banks.** Report the amount of deposits in commercial banks, savings and loans institutions and savings banks. Do not include those short-term investments that are reported on line 2 as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities.
8. **Membership Capital at Corporate Credit Unions.** Report the total of Membership Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations. The Membership Capital (MC) may also be called the Permanent Capital Base (PCB) or Permanent Capital Shares (PCS).
9. **Paid-In Capital at Corporate Credit Unions.** Report the total of Paid-In Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations.
10. **All Other Investments in Corporate Credit Unions.** Report the amount of all corporate credit union investments, excluding Membership Capital (MC) and Paid-In Capital of Corporate Credit Unions reported in lines 8 and 9. Do not report amounts reported as Cash on Deposit on line 2 or Cash Equivalents on line 3 above.
11. **All Other Investments.** Report the amount of all other investments not included in lines 4 - 10. Do not report amounts reported as Cash on Deposit on line 2 or Cash Equivalents on line 3 above. Include loans to and investments in other natural person credit unions, CLF stock, FHLB stock, common trust investments, and any other investments not listed above. Do not include loans to or investments in CUSOs. Report loans to and investments in CUSOs on page 2 – line 28.
12. **TOTAL INVESTMENTS.** Sum of lines 4 – 11.
13. **Loans Held for Sale.** Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Do not include these balances in the balances of the items: **Total 1<sup>st</sup> Mortgage Real Estate Loans/Lines of Credit (Line 18)** and **Total Other Real Estate Loans/Lines of Credit (Line 19)** on page 2.

If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, include the amount of loans granted year-to-date in item 5 – page 5.

If your credit union originated any member/non-member business loans year-to-date classified as *Loans Held for Sale*, include these amounts in the number and amount of loans granted year-to-date columns for questions 10-11 on **Schedule – Loan Information** on page 5.

Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union's mortgage banking operations are derivatives and must be recorded at fair value in Other Assets (page 2, line 28).

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**This page must be completed by all credit unions.**

ASSETS		Amount	Acct. Code
<b>CASH:</b> For data collection purposes, amounts reported for items 2 and 3 will be included on <b>Investments, Cash on Deposit and Cash Equivalents</b> on page 6.			
1. Cash on Hand (Coin and Currency) . . . . .			730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount	Acct. Code	
a. Cash on Deposit in Corporate Credit Unions . . . . .		730B1	
b. Cash on Deposit in Other Financial Institutions . . . . .		730B2	
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions)			730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less) . . . . .			730C
<b>INVESTMENTS:</b> If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports amounts for items 4, 5, 6, or 11, complete <b>Investments, Cash on Deposit and Cash Equivalents</b> on page 6. .			
4. Trading Securities . . . . .			965
5. Available for Sale Securities . . . . .			797E
6. Held-to-Maturity Securities . . . . .			796E
7. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .			744C
8. Membership Capital at Corporate Credit Unions . . . . .			769A
9. Paid-In Capital at Corporate Credit Unions . . . . .			769B
10. All Other Investments in Corporate Credit Unions . . . . .			652C
11. All Other Investments . . . . .			767
12. TOTAL INVESTMENTS (Sum of items 4-11) . . . . .			799I
<b>LOANS HELD FOR SALE:</b> See Instructions.			
13. Loans Held for Sale . . . . .			003

## ASSETS

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### LOANS & LEASES

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**Collateral Codes:** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, i.e., home equity loan, include it with real estate loans. If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Otherwise, report business loans on the Total All Other Loans/Lines of Credit line. Report the portion of any loan participation or purchase that remains on the credit union's balance sheet according to the applicable collateral code.

14. **Unsecured Credit Card Loans.** Include the dollar amount of outstanding credit card loans.
15. **All Other Unsecured Loans/Lines of Credit** (other than credit cards). Include the dollar amount of outstanding unsecured loans and lines of credit other than credit card loans.
16. **New Vehicle Loans.** Include the dollar amount of new vehicle loans where the new vehicle is pledged as security.
17. **Used Vehicle Loans.** Include the dollar amount of used vehicle loans where the used vehicle is pledged as security.
18. **Total 1st Mortgage Real Estate Loans/Lines of Credit.** Include the dollar amount of outstanding loans and lines of credit secured by a first lien on the property. Include member business loans secured by real estate.
19. **Total Other Real Estate Loans/Lines of Credit.** Include the dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first lien. Typically, this would include home equity and second mortgage loans. Include member business loans secured by real estate.
20. **Leases Receivable.** Include the dollar amount of outstanding direct financing leases as defined by GAAP (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.
21. **Total All Other Loans/Lines of Credit.** Include the dollar amount of outstanding loans not already included in lines 13 - 20. Typically, this would include member business loans and business purpose loans not secured by real estate, share secured loans, agricultural loans, guaranteed loans, student loans, etc.
22. **TOTAL LOANS & LEASES.** Include the number and dollar amount of all outstanding loans listed on lines 14 – 21. Loans to other credit unions should be excluded from Total Loans and reported as an investment.
23. **Allowance for Loan & Lease Losses.** Amount set aside to absorb possible losses on loans and leases (excludes the Regular Reserve).

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### OTHER ASSETS

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24. **Foreclosed and Repossessed Assets:** Report long-lived assets intended for sale and acquired through, or in lieu of foreclosure or repossession. Initially record the assets at fair value (less costs to sell) at the date of foreclosure or repossession. This fair value (less cost to sell) becomes the "cost" of the foreclosed or repossessed asset. The amount, if any, by which the recorded amount of the loan exceeds the fair value (less costs to sell) of the asset is a loss which must be charged off to the ALLL at the time of the foreclosure or repossession. After foreclosure or repossession, re-value the assets periodically to the lower of "carrying amount" or "fair value (less costs to sell)" through a separate valuation account. Changes in the valuation allowance are included in net expenses from foreclosed and repossessed assets. If a repossessed or foreclosed long-lived asset is not sold shortly after it is received, any declines in value after foreclosure and any gain or loss from the sale or disposition of the asset shall not be reported as a loan loss or recovery and shall not be debited or credited to the ALLL.
25. **Land and Building.** Land and building, less depreciation on building, if any.
26. **Other Fixed Assets.** All other fixed assets such as furniture and fixtures, and leasehold improvements, less related depreciation, if any. In addition, include *leased assets under capital lease* (credit union is lessee), less accumulated depreciation, if any. In this situation, your credit union is leasing assets and granted a lease from an outside entity.
27. **NCUA Share Insurance Capitalization Deposit (NCUSIF).** Enter the amount of the National Credit Union Share Insurance Fund deposit.
28. **Other Assets.** Include prepaid expenses, accounts receivable, accrued income on loans and investments, loans to and investments in CUSOs, etc. Report any private insurance capitalization deposit here. **NOTE:** If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an investment. Rather, the CUSO's books and records should be consolidated with your credit union's in accordance with generally accepted accounting principles.
29. **TOTAL ASSETS.** Sum of all assets. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 17 on page 3).

**STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**ASSETS -- CONTINUED**

**LOANS & LEASES:** Complete the applicable portions of the *Loan Information* schedule on page 5.

		Amount	Acct. Code
14. Unsecured Credit Card Loans . . . . .			396
15. All Other Unsecured Loans/Lines of Credit . . . . .			397
16. New Vehicle Loans . . . . .			385
17. Used Vehicle Loans . . . . .			370
18. Total 1st Mortgage Real Estate Loans/Lines of Credit . . . . .			703
19. Total Other Real Estate Loans/Lines of Credit . . . . .			386
20. Leases Receivable . . . . .			002
21. Total All Other Loans/Lines of Credit . . . . .	<b>Number of Loans</b>	Acct. Code	698
22. TOTAL LOANS & LEASES (Sum of items 14-21) . . . . .		025A	025B
23. Less: Allowance for Loan & Lease Losses . . . . .		( )	719

**OTHER ASSETS:**

		Amount	Acct. Code
24. Foreclosed and Repossessed Assets . . . . .			798A
25. Land and Building . . . . .			007
26. Other Fixed Assets . . . . .			008
27. NCUA Share Insurance Capitalization Deposit . . . . .			794
28. Other Assets . . . . .			009
<b>29. TOTAL ASSETS</b> (Sum of items 1-3, 12-13, 22, 23, and 24-28) (Must equal line 17 on page 3) ...			010

## LIABILITIES, SHARES AND EQUITY

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### LIABILITIES

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1. **Total Borrowings.** Obligations owed to other individuals and/or entities (including, but not limited to, promissory notes, certificates of indebtedness, reverse repurchase agreements, notes payable, interest payable, subordinated debt, and uninsured secondary capital for low-income designated credit unions).
  2. **Accrued Dividends/Interest Payable on Shares/Deposits.** Accrued dividends and interest declared but not yet distributed.
  3. **Accounts Payable and Other Liabilities.** Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings and unposted suspense items).
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### SHARES/DEPOSITS

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4. **Share Drafts.** Report the dollar amount of credit union share drafts.
  5. **Regular Shares.** Report the dollar amount of credit union regular shares, including regular share Christmas, vacation, and club accounts.
  6. **All Other Shares and Deposits.** Report the dollar amount of all other share/deposit accounts. Include money market shares, share certificates, IRA/KEOGH accounts, non-member deposits, and any other types of savings accounts not listed above.
  7. **TOTAL SHARES AND DEPOSITS.** Sum of items 4 – 6.
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### EQUITY

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8. **Undivided Earnings.** Represents the accumulated surplus net income remaining after the books have been closed.
9. **Regular Reserves.** Statutory reserves as required by NCUA or the State Supervisory Authority. The amount reported here should not include the Allowance for Loan & Lease Losses account.
10. **Appropriation for Non-Conforming Investments (SCU ONLY).** Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations Part 741.3(a)(3). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.
11. **Other Reserves.** Include any reserves originating from undivided earnings not reported elsewhere. Any amounts the credit union reports here must have been first closed into Undivided Earnings from Net Income.
12. **Miscellaneous Equity.** Include any equity not reported elsewhere that did not originate from net income and was not closed into undivided earnings. For example, donated equity accounted for under regulatory accounting practices.
13. **Accumulated Unrealized Gains (Losses) on Available for Sale Securities.** Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale.
14. **Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.** Report the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with SFAS 133, "Accounting for Derivative Instruments and Hedging Activities."
15. **Other Comprehensive Income.** Report any items of other comprehensive income that are not already included in items 13 or 14 above. In addition to items 13 and 14 above, another example of Other Comprehensive Income would include net losses recognized under GAAP governing pensions as an additional liability not yet recognized as net periodic pension cost. These examples are not all inclusive. Items required by accounting standards to be reported as direct adjustments to paid-in capital, retained earnings, or other non-income equity accounts are **not** to be included as components of comprehensive income.
16. **Net Income.** Sum remaining after all expenses have been met or deducted prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.
17. **TOTAL LIABILITIES, SHARES AND EQUITY.** Sum of all liabilities, shares and equity. Must equal line 29 on page 2.

### Low-Income Designated Credit Unions Only

18. Report secondary capital accounts accepted from organizational or institutional investors contained in the amount reported on line 1 above. NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, the Credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions.

**LIABILITIES, SHARES AND EQUITY**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

<b>LIABILITIES:</b>	Amount	Acct. Code
1. Total Borrowings.....		860C
2. Accrued Dividends & Interest Payable on Shares & Deposits .....		820A
3. Accounts Payable and Other Liabilities. ....		825

<b>SHARES/DEPOSITS:</b>	Amount	Acct. Code
4. Share Drafts.....		902
5. Regular Shares .....		657
6. All Other Shares and Deposits .....		919
7. TOTAL SHARES AND DEPOSITS (Sum of items 4 – 6).....		018

<b>EQUITY:</b>	Amount	Acct. Code
8. Undivided Earnings.....		940
9. Regular Reserves.....		931
10. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ) .....		668
11. Other Reserves (Appropriations of Undivided Earnings) .....		658
12. Miscellaneous Equity.....		996
13. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities .....		945
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges .....		945A
15. Other Comprehensive Income (unless already included in item 13 or 14).....		945B
16. Net Income (unless this amount is already included in item 8).....		602
<b>17. TOTAL LIABILITIES, SHARES AND EQUITY</b> (Sum items 1-3 and 7-16)(Must equal line 29,Pg.2)		014

<b>Low-Income Designated Credit Unions Only</b>	
18. Amount Reported in line 1 that represents Uninsured Secondary Capital.....	925

## INCOME AND EXPENSE

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### INTEREST INCOME

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1. **Interest on Loans.** Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. Accruals of interest on loans should be reversed when the loan is determined to be a loss or when it becomes 12-months delinquent whichever occurs first.
  2. **Interest Refunded.** Loan interest income refunded to borrowers.
  3. **Income from Investments (Including Interest, Dividends and Unconsolidated CUSO Income).** Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 1, line 2c, Cash Equivalents reported on page 1, line 3, and unconsolidated CUSO income. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14.
  4. **Trading Profits and Losses.** Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those that are held for trading. See line 14.
  5. **TOTAL INTEREST INCOME.** Sum of lines 1 - 4.
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### INTEREST EXPENSE

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6. **Dividends on Shares.** Dividend expense incurred for all classes of shares year-to-date. Federal Credit Unions see Section 701.35 of the NCUA Rules and Regulations.
  7. **Interest on Deposits.** This question is for state chartered credit unions only. Interest on all deposits year-to-date.
  8. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts.
  9. **TOTAL INTEREST EXPENSE.** Sum of lines 6 - 8.
  10. **Provision for Loan & Lease Losses.** Expense recorded to maintain the Allowance for Loan & Lease Losses account.
  11. **NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES.** Amount on line 5 less amount on line 9 less amount on line 10.
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### NON-INTEREST INCOME

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12. **Fee Income.** Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.).
  13. **Other Operating Income.** Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF and income or loss derived from selling real estate loans on the secondary market.
  14. **Gain (Loss) on Investments.** Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held-to-maturity.
  15. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the sale or other disposition of fixed assets.
  16. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expense. Should include such items as gifts or donations received.
  17. **TOTAL NON-INTEREST INCOME.** Sum of lines 12 - 16.
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### NON-INTEREST EXPENSE

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18. **Employee Compensation and Benefits.** Salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.
  19. **Travel and Conference Expense.** Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences and other meetings.
  20. **Office Occupancy Expense.** Expenses related to occupying an office including office rent, utilities (gas, electric, etc.), building depreciation, real estate taxes, building maintenance, and amortization of leasehold improvements.
  21. **Office Operations Expense.** Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, furniture and equipment rental and/or maintenance and depreciation, bank charges, in-house EDP cost, etc.
  22. **Educational and Promotional Expense.** Advertising, publicity, and promotions.
  23. **Loan Servicing Expense.** Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.
  24. **Professional and Outside Services.** Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.
  25. **Member Insurance.** Life savings, borrower's protection, share insurance.
  26. **Operating Fees.** Annual operating/supervision fee assessed by NCUA or the state supervisory authority.
  27. **Miscellaneous Operating Expenses.** Expenses not covered by lines 18 - 26, including cash over and short, annual meeting expenses, association dues, etc.
  28. **TOTAL NON-INTEREST EXPENSE.** Sum of all operating expenses, lines 18 - 27.
  29. **NET INCOME (LOSS).** Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 17) less Total Non-Interest Expense (line 28).
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### RESERVE TRANSFERS

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30. **Transfer to Regular Reserve.** Income earned year-to-date which was transferred to the Regular Reserve account.

**WORKING COPY**

**INCOME AND EXPENSE**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

<b>INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .	(                    )	119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses) . . . . .		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4) . . . . .		115
<b>INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
6. Dividends on Shares (Includes dividends earned during current period) . . . . .		380
7. Interest on Deposits (Total interest expense for deposit accounts) <b>(SCU ONLY)</b> . . . . .		381
8. Interest on Borrowed Money . . . . .		340
9. TOTAL INTEREST EXPENSE (Sum of items 6 -8) . . . . .		350
10. Provision for Loan & Lease Losses . . . . .		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10) . . . . .		116
<b>NON-INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
12. Fee Income . . . . .		131
13. Other Operating Income . . . . .		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
15. Gain (Loss) on Disposition of Fixed Assets . . . . .		430
16. Other Non-Operating Income (Expense) . . . . .		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16) . . . . .		117
<b>NON-INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
18. Employee Compensation and Benefits . . . . .		210
19. Travel and Conference Expense . . . . .		230
20. Office Occupancy Expense . . . . .		250
21. Office Operations Expense . . . . .		260
22. Educational and Promotional Expense . . . . .		270
23. Loan Servicing Expense . . . . .		280
24. Professional and Outside Services . . . . .		290
25. Member Insurance . . . . .		310
26. Operating Fees (Examination and /or supervision fees) . . . . .		320
27. Miscellaneous Operating Expenses . . . . .		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27) . . . . .		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28) . . . . .		661A
<b>RESERVE TRANSFERS: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
30. Transfer to Regular Reserve . . . . .		393



## LOAN INFORMATION

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### DELINQUENT LOANS AND LEASES

1. -4. **All Delinquent Loans and Leases.** Report the number and total outstanding loan balance of **all** delinquent loans (including credit card loans) and leases by categories. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.). Do not include either: (1) loans already written down to fair value (difference charged-off) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or (2) loans that the credit union has already written down to the fair value of the collateral, e.g., loans in process of liquidation, assets acquired in liquidation.

Report troubled debt restructured (TDR) loans (defined in GAAP) as delinquent consistent with original loan contract terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met. (Note: Not all restructured debt meets the definition of TDR. TDR loans are loans whose terms have been modified because the credit union, *for economic or legal reasons related to the debtor's financial difficulties*, grants a concession to the member debtor that it would not otherwise consider, to provide for a reduction of either interest or principal. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.)

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### MISCELLANEOUS LOAN INFORMATION

5. **Amount of Loans Granted Year-to-Date.** Report the dollar amount of loans granted year-to-date. Include all loans of all types granted (including indirect loans and real estate loans sold on the secondary market). The dollar amount should include all new advances and all balances which were refinanced. Report the portion (amount) of Participation Loans participated in or retained by the credit union.
6. **Total Amount of All Loans Charged Off Year-to-Date.** Report the dollar amount of **all** loans charged off year-to-date (including credit card loans).
7. **Total Amount of All Year-to-Date Recoveries on Charged-Off Loans.** Report the dollar amount of **all** loan recoveries made year-to-date (including credit card loans).

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### MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

8. **Portion of Real Estate Loans included in lines 18 and 19 of page 2 which are also reported as business loans on lines 10 and 11 of page 5.** Report the outstanding balance of any loan contained in lines 18 and 19 of page 2 that is also reported in the Net Member Business Loan Balance(s) (NMBLB) reported on lines 10 and 11 of page 5. Do not include balances excluded from the NMBLB such as the portion secured by a lien on a member's primary residence.
9. **Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 8.** Report adjustable rate real estate loans that according to contractual agreements will reprice or mature within the next 5 years and that are not reported line 8. Report fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not reported in line 8. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not reported in line 8.

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### BUSINESS LOANS

This report should include information concerning business loans as defined by Part 723 of the NCUA Rules and Regulations. A member business loan generally includes any loan, line of credit, or letter of credit (including unfunded commitments) where the borrower uses the proceeds for commercial, corporate or other business investment property or venture, or agricultural purposes. However, loans which meet one or more of the following exceptions are not member business loans:

- A loan fully secured by a lien on a 1- to 4-family dwelling that is the member's primary residence;
- A loan fully secured by shares in the credit union or deposits in other financial institutions;
- Loan(s) to a member or an associated member which, when the net member business loan balances are added together, are equal to less than \$50,000; or
- A loan where a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase in full.
- Loans to credit unions and credit union service organizations.

**Net Member Business Loan Balance (NMBLB):** Means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as a participation interest without recourse and qualifying for true sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

## LOAN INFORMATION

For each type of member business loan listed, provide the number of loans outstanding, the aggregate NMBLB amount of loans outstanding, the number of loans granted year-to-date, and the NMBLB amount of loans granted year-to-date. For participation loans, report the NMBLB amount of the portion that remains on the credit union's balance sheet.

Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.

For loans held for sale, report only the number of loans granted year-to-date and the aggregate NMBLB amount of loans granted year-to-date.

10. **Member Business Loans.** Report the total count and NMBLB amount of any loan or participation to a member.
11. **Purchased business loans or participation interests to nonmembers.** Report the total count and NMBLB amount resulting from a purchase of any nonmember business loan or participation interest qualifying for true sales accounting.
12. **A. Commercial Real Estate, Construction, and Land Development.** Report the unfunded portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties (e.g. business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings). Also include the unfunded portions of commitments to extend credit for the specific purpose of financing land development (i.e., the process of improving land, laying sewers, water pipes, etc.) preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, "construction" includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Also include in this item loan proceeds your credit union is obligated to advance as construction progress payments. Do not include general lines of credit that a borrower, at its option, may draw down to finance construction and land development.  
**B. Other Unfunded Business Loan Commitments.** Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial and multifamily residential properties. (Unfunded commitments for commercial and multifamily residential properties are reported under 12A)

## NCUA INSURED SAVINGS COMPUTATION

Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.

- A. **Uninsured Member Shares and Deposits.** Report only the amount of uninsured member shares and deposits.
- B. **Uninsured Nonmember Shares and Deposits.** Report only the amount of uninsured nonmember shares and deposits.
- C. **Total Uninsured Shares and Deposits.** Must equal the sum of lines A and B.
- D. **Total Insured Shares and Deposits.** Must equal line 7 – pg. 3 less line C.

**LOAN INFORMATION**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF SEPTEMBER 30, 2004**

	Number	Acct. Code	Amount	Acct. Code
1. 1 month to less than 2 months delinquent . . . . .		020A		020B
1a. 2 to less than 6 months delinquent . . . . .		021A		021B
2. 6 to less than 12 months delinquent . . . . .		022A		022B
3. 12 months and over delinquent . . . . .		023A		023B
4. TOTAL DELINQUENT (TWO OR MORE MONTHS) . . . . .		041A		041B

**MISCELLANEOUS LOAN INFORMATION**

	Amount	Acct. Code
5. Amount of Loans Granted Year-to-Date . . . . .		031B
6. Total Amount of All Loans Charged Off Year-to-Date . . . . .		550
7. Total Amount of All Year-to-Date Recoveries on Charged-Off Loans. . . . .		551

*Complete this section if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. Include member business loans secured by real estate.*

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

	Amount	Acct. Code
8. Portion of Real Estate Loans included in lines 18 and 19 of page 2 which are also reported as business loans on lines 10 and 11 below. . . . .		718a
9. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 8. . . . .		712

*Complete this schedule if your credit union has any business loans or participations outstanding or has originated or purchased any business loans during the reporting period.*

<b>BUSINESS LOANS</b>	Number of Loans Outstanding	Acct. Code	Amount	Acct. Code	Number of Loans Granted or Purchased Year-to-Date	Acct. Code	Amount Granted or Purchased Year-to-Date	Acct. Code
	10. Member Business Loans. . . . .		900A		400A		090A	
11. Purchased business loans or participation interests to nonmembers. . . . .		900B		400B		090B		475B

<b>UNFUNDED BUSINESS LOAN COMMITMENTS</b>	Amount	Acct. Code
12. Unfunded Commitments for Business Loans		
A. Commercial Real Estate, Construction and Land Development . . . . .		814
B. Other Unfunded Business Loan Commitments . . . . .		814A

**NCUA INSURED SAVINGS COMPUTATION**

Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits (see instructions for this line item). . . . .		065
B. Uninsured Nonmember Shares and Deposits (see instructions for this line item). . . . .		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). . . . .		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 7 – pg.3 less item C). . . . .		069

**INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS - CLASSIFICATION**

Report the value and weighted average life of all investments according to investment classification. SFAS 115 investments include marketable equity securities and debt securities. SFAS 115 investments are classified as either *held-to-maturity*, *available for sale*, or *trading*. Examples of non-SFAS 115 investments are detailed in item 1 of the instructions.

**Weighted-Average Life:** Report all investments in the appropriate maturity range according to the respective weighted average life as detailed in the table below.

<i>Investment</i>	<i>Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation</i>
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits. (e.g., bullet maturity instruments)*	Period remaining to maturity date.
(b) Fixed-rate amortizing debt obligations or deposits. (investments with periodic principal paydowns, e.g., mortgage backed securities)	Weighted average-life according to industry standard calculations. (For example, industry-recognized information providers make available weighted average-life calculations of mortgage related securities based on current prepayment estimates.)
(c) Cash on deposit and cash equivalents	Less than one (1) year.
(d) Mutual Funds (Registered investment companies), Common Trust Investments (collective investment funds, Money Market Funds, and STIFs).	i. <i>Mutual Funds (Registered investment companies) and Common Trust Investments (collective investment funds):</i> Use maximum weighted average life as disclosed directly or indirectly by reference to the maximum duration no greater than that of a bullet security in prospectus or trust instrument, but if not disclosed, report in the 3-10 year range. ii. <i>Money market funds and Short-term investment funds (STIFs):</i> One (1) year or less.
(e) Callable fixed-rate debt obligations and deposits*	Period remaining to maturity date.
(f) Variable-rate debt obligations and deposits, (regardless if investment amortizes)	Period remaining to next rate adjustment date.
(g) Capital in mixed-ownership Government corporations, and corporate credit unions**	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities	Greater than ten (10) years.

\* Multi-coupon instruments (“Step-ups”) are also reported at the period remaining to maturity date.

\*\* Include CLF and FHLB Stock.

- Non-SFAS 115 Investments.** Report the amount of investments that are not subject to SFAS 115. This includes Cash Equivalents, Cash on Deposit, CLF Stock, as well as shares, deposits, and certificates invested in other financial institutions (e.g., corporate credit unions, credit unions, banks, etc.). **For PC 5300 System Users:** The amounts reported on page 1, lines 2c, 3, 7 and 10, automatically flow into the less than one year maturity category. If these investments have a maturity or repricing interval different than these automatic placements, these amounts must be adjusted and reported at the appropriate maturity. **MC and PIC at corporate credit unions (page 1, lines 8 and 9) automatically flow into the 1-3 year weighted-average life category, where they should remain for consistency with PCA.** (For data collection purposes, Cash Equivalents as reported on page 1, line 3 are re-categorized as non-SFAS 115 investments and automatically flow into the <1 year category along with Cash on Deposit.)
- Total of Investments Held to Maturity.** Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report the value of these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not include investments which are not subject to SFAS 115.
- Total of Investments Available for Sale.** Report the amount of investments that your credit union has that are available for sale. Report the value of these investments at fair value.
- Total of Investments in Trading Accounts.** Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect active and frequent buying and selling. Report the value of these investments at fair value.
- TOTALS (each column).** Total the amounts for each column. The amount reported for the total of column E must equal the sum of the amounts reported on page 1, lines 2c, 3, & 12.
- Fair Value of Held to Maturity Investments.** Report the fair value of all held to maturity investments (those reported on line 2). Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.
- Repurchase Agreements.** Report the dollar amount of all repurchase agreements (*not reverse repurchase agreements*).

**MISCELLANEOUS INFORMATION**

- Number of Current Members.** Report the number of credit union members. Report the actual number of members, not the number of accounts.
- Number of Potential Members.** Report the number of potential credit union members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, if the credit union has a community (geographic-based) charter, use the most recent Census statistics for the area. If the credit union has an employment-based membership, use the most recent total employment figures for the company(s) and an estimate of the number of family members.
- Number of Credit Union Employees.** Report the number of full-time and part-time employees of your credit union.
- New programs or service offerings.** Indicate new programs or service offerings implemented since your previous filing, or that you plan on implementing within the next six months, by marking the box to the right of the applicable descriptions. Mark “Other” to indicate another program or service that does not fit any of the descriptions. Mark “None” if you did not implement any of the indicated changes since your previous filing, or if you do not plan to implement any within the next six months. Examples of **Other** New Programs are new loan programs, share programs such as term share certificates, share drafts, etc. Examples of **Other** New Services are recordkeeping for other institutions, etc.

**INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

*Complete this section if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 4, 5, 6, or 11.*

**CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
1. Investments <i>Not</i> Subject to SFAS 115						745
<b>SFAS 115 Investments:</b>						
2. Held to Maturity . . . .						796
3. Available for Sale . . .						797
4. Trading . . . . .						965
5. <b>TOTALS</b> . . . . .						799

**MISCELLANEOUS INVESTMENT INFORMATION**

	Amount	Acct. Code
6. Fair Value of Held to Maturity Investments (reported in item 2 above) . . . . .		801
7. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .		781

**MISCELLANEOUS INFORMATION**

**This section must be completed by all credit unions.**

8. Number of current members (not number of accounts) . . . . .		083
9. Number of potential members. . . . .		084
10. Number of credit union employees who are:		
a. Full-Time (26 hours or more) . . . . .		564A
b. Part-Time (25 hours or less per week) . . . . .		564B

11. New programs or service offerings (878A – 878N):

1. None (878A)	6. Risk Based Loans (878G)	11. Data Processing Conversion (878L)
2. Indirect Lending (878B)	7. Direct Financing Leases (878H)	12. Insurance / Investment Sales (878M)
3. Member Business Loans (878D)	8. ATM / Debit Card Program (878I)	13. Other (878N)
4. Participation Loans (878E)	9. Mortgage Processing (878J)	
5. Real Estate Loans (878F)	10. New CUSO (878K)	

## CONTACT AND CERTIFICATION PAGE

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### U.S.A. PATRIOT'S ACT INFORMATION

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**Names:** Provide the full names of the individual and a secondary contact responsible for the Bank Secrecy Act and Customer Identification programs at the credit union.

**E-mail Address:** Provide an e-mail address where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one e-mail address, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance. You may provide the personal e-mail addresses of the above individuals, if available, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

**FAX Number:** Provide a FAX Number where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance.

**Telephone Number:** Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

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### EMERGENCY CONTACT INFORMATION

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**Names:** Provide the full names of senior credit union officials as primary and secondary contacts. These individuals must have decision-making authority for the credit union.

**E-mail Address:** Provide an e-mail address, if available, where information can be sent directly to the primary and secondary contact persons identified above. You may provide the personal e-mail addresses of the above individuals, if available, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

**FAX Number:** Provide a FAX Number, if available, where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, please provide the credit union's FAX Number.

**Telephone Number:** Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

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### CHANGES TO CONTACT INFORMATION BETWEEN QUARTERLY CALL REPORTS

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**If the information provided for the U.S.A. Patriot's Act and Emergency Contacts changes between quarterly reports, inform your NCUA Regional Office or State Supervisory Authority, as applicable, to provide the new information for updating our records.**

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### CERTIFICATION

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**Please note the following information is available to the public.**

**Credit Union Information:** Provide the credit union name, federal charter or certificate number, telephone number, fax number and office hours.

**Certifying Officials:** Provide the names (signatures for a hard copy) of individuals responsible for preparing and certifying the 5300.

**Manager/CEO:** Provide the name of the person responsible for the day to day operations of the credit union.

**President of the Board (Chairperson):** Provide the name of the President/Chairperson of the credit union's board.

**WORKING COPY**

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**This page must be completed by all credit unions.**

**CONTACT AND CERTIFICATION PAGE**

**U.S.A. Patriot's Act Information**

The regulations implementing the U.S.A. Patriot's Act require financial institutions to identify contacts to receive information from FinCEN regarding individuals, entities and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.

Primary Contact		Secondary Contact	
	Acct. Code		Acct. Code
Name	969	Name	969D
E-mail Address	969A	E-mail Address	969E
Fax Number	969B	Fax Number	969F
Telephone Number	969C	Telephone Number	969G

**Emergency Contact Information**

This information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for secondary contact senior official. Emergency contact information is for the confidential use of NCUA and will not be released to the public.

Primary Contact		Secondary Contact	
	Acct. Code		Acct. Code
Name	969H	Name	969L
E-mail Address	969I	E-mail Address	969M
Fax Number	969J	Fax Number	969N
Telephone Number	969K	Telephone Number	969O

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

Please print.

\_\_\_\_\_  
 Manager/CEO (The person responsible for the day to day operations of your credit union)

Please print.

\_\_\_\_\_  
 President of the Board (Chairperson)

## PCA NET WORTH CALCULATION WORKSHEET

No credit union is required to provide input on this page unless the credit union intends to use an optional Total Assets Election to compute its new worth ratio.

At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets. If the credit union decides to use one of these Total Assets Elections it must input this amount in either line 9, 10 or 11 as appropriate. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using quarter-end total assets from line 8. (Please see NCUA Rules and Regulations §702.2 (j) for further information regarding total assets.)

**All Credit Unions:** This worksheet provides a means of measuring the net worth ratio. All credit unions must determine their net worth category at the end of each calendar quarter by measuring their net worth ratio. (See NCUA Rules and Regulations §702.101)

**Manual Call Report Filers:** Manual Call Report filers may leave the PCA Net Worth Calculation Worksheet blank, use it to select an optional total assets election, or use it as a manual net worth calculation worksheet. NCUA will compute the Net Worth Ratio for manual Call Report filers with the information entered on the Call Report.

PCA NET WORTH CALCULATION WORKSHEET

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

- **No credit union is required to provide input on this page unless it has chosen an alternative total assets option offered on lines 9 through 11 to calculate Net Worth.**
- **Electronic Filers: Information entered on preceding schedules will populate line items below on the PC 5300SF Automated System, excluding optional items 9, 10 and 11.**
- **Manual Call Report Filers: Leave this page blank or use it as a manual net worth calculation worksheet.**

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

	Amount	Acct. Code
1. Undivided Earnings . . . . .		940
2. Regular Reserves . . . . .		931
3. Appropriation for Non-Conforming Investments (SCU ONLY) . . . . .		668
4. Other Reserves (Appropriations of Undivided Earnings) . . . . .		658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only) . . . . .		925
6. Net Income (unless this amount is already included in Undivided Earnings) . . . . .		602
7. TOTAL NET WORTH (Sum of items 1-6) . . . . .		997

DENOMINATOR: TOTAL ASSETS

8. Total Assets (quarter-end) . . . . .		010
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**Total Assets Elections (Optional)**

Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.

9. Average of Daily Assets over the calendar quarter . . . . .		010A
10. Average of the three month-end balances over the calendar quarter . . . . .		010B
11. The average of the current and three preceding calendar quarter-end balances . . . . .		010C

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11) . . . . .		998
13. Net Worth Classification if credit union is not <i>new</i> . (Based upon Call Report data only. See instructions) . . . . .		700
14. Net Worth Classification if credit union is a <i>new</i> credit union. <i>New</i> means credit union is less than \$10 million in assets <u>and</u> was chartered in the last 10 years. (Based upon Call Report data only. See instructions) . . . . .		701



**RETURN THIS COPY**

**STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**This page must be completed by all credit unions.**

<b>ASSETS</b>	Amount	Acct. Code
<b>CASH:</b> For data collection purposes, amounts reported for items 2 and 3 will be included on <i>Investments, Cash on Deposit and Cash Equivalents</i> on page 6.		
1. Cash on Hand (Coin and Currency) . . . . .		730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount	Acct. Code
a. Cash on Deposit in Corporate Credit Unions.....		730B1
b. Cash on Deposit in Other Financial Institutions.....		730B2
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions)		730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less) . . . . .		730C
<b>INVESTMENTS:</b> If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports amounts for items 4, 5, 6, or 11, complete <i>Investments, Cash on Deposit and Cash Equivalents</i> on page 6. .		
4. Trading Securities . . . . .		965
5. Available for Sale Securities . . . . .		797E
6. Held-to-Maturity Securities . . . . .		796E
7. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .		744C
8. Membership Capital at Corporate Credit Unions. . . . .		769A
9. Paid-In Capital at Corporate Credit Unions . . . . .		769B
10. All Other Investments in Corporate Credit Unions . . . . .		652C
11. All Other Investments . . . . .		767
12. TOTAL INVESTMENTS (Sum of items 4-11) . . . . .		799I
<b>LOANS HELD FOR SALE:</b> See Instructions.		
13. Loans Held for Sale. . . . .		003

**RETURN THIS COPY**

**STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**ASSETS -- CONTINUED**

**LOANS & LEASES:** Complete the applicable portions of the *Loan Information* schedule on page 5.

		Amount	Acct. Code
14. Unsecured Credit Card Loans . . . . .			396
15. All Other Unsecured Loans/Lines of Credit . . . . .			397
16. New Vehicle Loans . . . . .			385
17. Used Vehicle Loans . . . . .			370
18. Total 1st Mortgage Real Estate Loans/Lines of Credit . . . . .			703
19. Total Other Real Estate Loans/Lines of Credit . . . . .			386
20. Leases Receivable . . . . .			002
21. Total All Other Loans/Lines of Credit . . . . .	<b>Number of Loans</b>	Acct. Code	698
22. TOTAL LOANS & LEASES (Sum of items 14-21) . . . . .		025A	025B
23. Less: Allowance for Loan & Lease Losses . . . . .		( )	719

<b>OTHER ASSETS:</b>		Amount	Acct. Code
24. Foreclosed and Repossessed Assets . . . . .			798A
25. Land and Building . . . . .			007
26. Other Fixed Assets . . . . .			008
27. NCUA Share Insurance Capitalization Deposit . . . . .			794
28. Other Assets . . . . .			009
<b>29. TOTAL ASSETS</b> (Sum of items 1-3, 12-13, 22, 23, and 24-28) (Must equal line 17 on page 3) ...			010

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**LIABILITIES, SHARES AND EQUITY**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

<b>LIABILITIES:</b>	Amount	Acct. Code
1. Total Borrowings.....		860C
2. Accrued Dividends & Interest Payable on Shares & Deposits .....		820A
3. Accounts Payable and Other Liabilities.....		825

<b>SHARES/DEPOSITS:</b>	Amount	Acct. Code
4. Share Drafts.....		902
5. Regular Shares.....		657
6. All Other Shares and Deposits .....		919
7. TOTAL SHARES AND DEPOSITS (Sum of items 4 – 6).....		018

<b>EQUITY:</b>	Amount	Acct. Code
8. Undivided Earnings.....		940
9. Regular Reserves.....		931
10. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ).....		668
11. Other Reserves (Appropriations of Undivided Earnings) .....		658
12. Miscellaneous Equity.....		996
13. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities .....		945
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges .....		945A
15. Other Comprehensive Income (unless already included in item 13 or 14).....		945B
16. Net Income (unless this amount is already included in item 8).....		602

<b>17. TOTAL LIABILITIES, SHARES AND EQUITY</b> (Sum items 1-3 and 7-16)(Must equal line 29,Pg.2)		014
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<b>Low-Income Designated Credit Unions Only</b>		
18. Amount Reported in line 1 that represents Uninsured Secondary Capital.....		925

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**INCOME AND EXPENSE**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

<b>INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .	( )	119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses) . . . . .		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4) . . . . .		115

<b>INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
6. Dividends on Shares (Includes dividends earned during current period) . . . . .		380
7. Interest on Deposits (Total interest expense for deposit accounts) <b>(SCU ONLY)</b> . . . . .		381
8. Interest on Borrowed Money . . . . .		340
9. TOTAL INTEREST EXPENSE (Sum of items 6 -8) . . . . .		350
10. Provision for Loan & Lease Losses . . . . .		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10) . . . . .		116

<b>NON-INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
12. Fee Income . . . . .		131
13. Other Operating Income . . . . .		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
15. Gain (Loss) on Disposition of Fixed Assets . . . . .		430
16. Other Non-Operating Income (Expense) . . . . .		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16) . . . . .		117

<b>NON-INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
18. Employee Compensation and Benefits . . . . .		210
19. Travel and Conference Expense . . . . .		230
20. Office Occupancy Expense . . . . .		250
21. Office Operations Expense . . . . .		260
22. Educational and Promotional Expense . . . . .		270
23. Loan Servicing Expense . . . . .		280
24. Professional and Outside Services . . . . .		290
25. Member Insurance . . . . .		310
26. Operating Fees (Examination and /or supervision fees) . . . . .		320
27. Miscellaneous Operating Expenses . . . . .		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27) . . . . .		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28) . . . . .		661A

<b>RESERVE TRANSFERS: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
30. Transfer to Regular Reserve . . . . .		393

**LOAN INFORMATION**

*Credit Union Name:* \_\_\_\_\_ *Federal Charter/Certificate Number:* \_\_\_\_\_

**ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF SEPTEMBER 30, 2004**

	Number	Acct. Code	Amount	Acct. Code
1. 1 month to less than 2 months delinquent . . . . .		020A		020B
1a. 2 to less than 6 months delinquent . . . . .		021A		021B
2. 6 to less than 12 months delinquent . . . . .		022A		022B
3. 12 months and over delinquent . . . . .		023A		023B
4. TOTAL DELINQUENT (TWO OR MORE MONTHS). . . . .		041A		041B

**MISCELLANEOUS LOAN INFORMATION**

	Amount	Acct. Code
5. Amount of Loans Granted Year-to-Date . . . . .		031B
6. Total Amount of All Loans Charged Off Year-to-Date . . . . .		550
7. Total Amount of All Year-to-Date Recoveries on Charged-Off Loans. . . . .		551

*Complete this section if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. Include member business loans secured by real estate.*

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

	Amount	Acct. Code
8. Portion of Real Estate Loans included in lines 18 and 19 of page 2 which are also reported as business loans on lines 10 and 11 below. . . . .		718a
9. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 8. . . . .		712

*Complete this schedule if your credit union has any business loans or participations outstanding or has originated or purchased any business loans during the reporting period.*

<b>BUSINESS LOANS</b>	Number of Loans Outstanding	Acct. Code	Amount	Acct. Code	Number of Loans Granted or Purchased Year-to-Date	Acct. Code	Amount Granted or Purchased Year-to-Date	Acct. Code
	10. Member Business Loans. . . . .		900A		400A		090A	
11. Purchased business loans or participation interests to nonmembers. . . . .		900B		400B		090B		475B

<b>UNFUNDED BUSINESS LOAN COMMITMENTS</b>	Amount	Acct. Code
12. Unfunded Commitments for Business Loans		
A. Commercial Real Estate, Construction and Land Development . . . . .		814
B. Other Unfunded Business Loan Commitments . . . . .		814A

**NCUA INSURED SAVINGS COMPUTATION**

Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits (see instructions for this line item). . . . .		065
B. Uninsured Nonmember Shares and Deposits (see instructions for this line item). . . . .		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). . . . .		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 7 – pg.3 less item C). . . . .		069

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**INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

*Complete this section if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 4, 5, 6, or 11.*

**CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
1. Investments <i>Not</i> Subject to SFAS 115						745
<b>SFAS 115 Investments:</b>						
2. Held to Maturity . . . .						796
3. Available for Sale . . .						797
4. Trading . . . . .						965
5. <b>TOTALS</b> . . . . .						799

**MISCELLANEOUS INVESTMENT INFORMATION**

	Amount	Acct. Code
6. Fair Value of Held to Maturity Investments (reported in item 2 above) . . . . .		801
7. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .		781

**MISCELLANEOUS INFORMATION**

**This section must be completed by all credit unions.**

8. Number of current members (not number of accounts) . . . . .		083
9. Number of potential members. . . . .		084
10. Number of credit union employees who are:		
a. Full-Time (26 hours or more) . . . . .		564A
b. Part-Time (25 hours or less per week) . . . . .		564B

11. New programs or service offerings (878A – 878N):

1. None (878A)	6. Risk Based Loans (878G)	11. Data Processing Conversion (878L)
2. Indirect Lending (878B)	7. Direct Financing Leases (878H)	12. Insurance / Investment Sales (878M)
3. Member Business Loans (878D)	8. ATM / Debit Card Program (878I)	13. Other (878N)
4. Participation Loans (878E)	9. Mortgage Processing (878J)	
5. Real Estate Loans (878F)	10. New CUSO (878K)	

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Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**This page must be completed by all credit unions.**

**CONTACT AND CERTIFICATION PAGE**

<b>U.S.A. Patriot's Act Information</b>				
The regulations implementing the U.S.A. Patriot's Act require financial institutions to identify contacts to receive information from FinCEN regarding individuals, entities and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.				
<b>Primary Contact</b>			<b>Secondary Contact</b>	
		Acct. Code		Acct. Code
Name		969	Name	969D
E-mail Address		969A	E-mail Address	969E
Fax Number		969B	Fax Number	969F
Telephone Number		969C	Telephone Number	969G

<b>Emergency Contact Information</b>				
This information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for secondary contact senior official. Emergency contact information is for the confidential use of NCUA and will not be released to the public.				
<b>Primary Contact</b>			<b>Secondary Contact</b>	
		Acct. Code		Acct. Code
Name		969H	Name	969L
E-mail Address		969I	E-mail Address	969M
Fax Number		969J	Fax Number	969N
Telephone Number		969K	Telephone Number	969O

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

Please print \_\_\_\_\_  
 Manager/CEO (The person responsible for the day to day operations of your credit union)

Please print \_\_\_\_\_  
 President of the Board (Chairperson)

PCA NET WORTH CALCULATION WORKSHEET

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

- **No credit union is required to provide input on this page unless it has chosen an alternative total assets option offered on lines 9 through 11 to calculate Net Worth.**
- **Electronic Filers: Information entered on preceding schedules will populate line items below on the PC 5300SF Automated System, excluding optional items 9, 10 and 11.**
- **Manual Call Report Filers: Leave this page blank or use it as a manual net worth calculation worksheet.**

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

	Amount	Acct. Code
1. Undivided Earnings . . . . .		940
2. Regular Reserves . . . . .		931
3. Appropriation for Non-Conforming Investments (SCU ONLY) . . . . .		668
4. Other Reserves (Appropriations of Undivided Earnings) . . . . .		658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only) . . . . .		925
6. Net Income (unless this amount is already included in Undivided Earnings) . . . . .		602
7. TOTAL NET WORTH (Sum of items 1-6) . . . . .		997

DENOMINATOR: TOTAL ASSETS

8. Total Assets (quarter-end) . . . . .		010
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**Total Assets Elections (Optional)**

Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.

9. Average of Daily Assets over the calendar quarter . . . . .		010A
10. Average of the three month-end balances over the calendar quarter . . . . .		010B
11. The average of the current and three preceding calendar quarter-end balances . . . . .		010C

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11) . . . . .		998
13. Net Worth Classification if credit union is not <i>new</i> . (Based upon Call Report data only. See instructions) . . . . .		700
14. Net Worth Classification if credit union is a <i>new</i> credit union. <i>New</i> means credit union is less than \$10 million in assets <u>and</u> was chartered in the last 10 years. (Based upon Call Report data only. See instructions) . . . . .		701

